

# ***OPERATION UNINSURED 2014***

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# **FAIR**

**FIGHTING AUTO INSURANCE RIP-OFFS**

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# ***CONFIDENTIAL***

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***OIC- D/Sgt Kyle McPhee  
MSP Lansing Post***

Michigan Department of State Police

**ORIGINAL INCIDENT  
REPORT**

ORIGINAL DATE Wed, Jan 01, 2014	INCIDENT NO. 011-0000065-14 (DB)
TIME RECEIVED 0001	FILE CLASS 25000

WORK UNIT MSP LANSING	COUNTY Eaton
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COMPLAINANT PATROL		TELEPHONE NO.	
ADDRESS: STREET AND NO. 7119 N CANAL ROAD	CITY LANSING	STATE MI	ZIP CODE 48913-
INCIDENT STATUS Open			

## OPERATION UNINSURED 2014

### INFORMATION:

The undersigned (u/s) is currently assigned to the FAIR (Fighting Auto Insurance Rip-Offs) Task Force, which is made up of the MSP, the Michigan Department of State (MDOS), the Michigan Department of Insurance and Financial Services (DIFS), the Prosecuting Attorney Association of Michigan, and several representatives from the vehicle insurance industry operating within the State of Michigan. The focus of the task force is to prevent uninsured drivers from obtaining registration plates from SOS using counterfeit insurance documents such as proof of insurance (POI) certificates.

Counterfeit insurance documents are currently being manufactured and sold hand-to-hand on the street, as well as, on the internet through such websites as Craig's List. Counterfeit insurance documents are being fraudulently presented to SOS branch offices, District/ Municipal courts, car dealerships, on law enforcement traffic stops, and at traffic crash scenes. The MSP Lansing Post has initiated a pro-active investigative initiative called **OPERATION UNINSURED**, which will operate for the entire 2014 calendar year in an effort to gauge the level of fraudulent activity in the Mid-Michigan area as it relates to counterfeit insurance documents.

Lansing Post Troopers will be trained and provided with investigative guidelines in the detection, arrest, and prosecution of those individuals manufacturing, selling, and/ or in possession of counterfeit vehicle insurance documents. These guidelines have been established by the MSP Lansing Post Detective Bureau through the information, resources, and investigative contacts with FAIR task force member agencies, who have agreed to assist and share necessary information for criminal prosecutions with law enforcement personnel.

### VENUE:

EATON COUNTY , WINDSOR TWP  
CANAL  
AT OR NEAR: TRI-COUNTY AREA

### DATE & TIME:

WED, JAN 01, 2014 AT 0001

PAGE 1 of 2	INVESTIGATED BY D/SGT. KYLE MCPHEE #383	REPORTED BY	REVIEWED BY
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STATE OF MICHIGAN PROOF OF INSURANCE  
GMAC INSURANCE  
MIC General INSURANCE CORP.  
ST. LOUIS, MISSOURI

SECRETARY OF  
STATE'S COPY

An authorized Michigan Insurer, certifies that it has  
issued a policy complying with Act 294, P.A. 1972, as  
amended for the described motor vehicle.

POLICY  
NUMBER  
1000591486A01

Term Dates: FROM 05/06/2009 TO 11/06/2009

YEAR MAKE VEHICLE IDENTIFICATION NUMBER  
1979 FORD F35HUEG2603

INSURED  
CARL ELLIS ALTMAN  
1247 HENDRICKSON BLVD  
CLAWSON MI 48017

MARTA ID  
A209194

BY 

THIS FORM MUST BE PRESENTED WHEN REGISTERING VEHICLE  
CUSTOMER SERVICE: 1-800-642-6464  
CLAIMS SERVICE: 1-800-642-2886

GM

STATE OF MICHIGAN PROOF OF INSURANCE  
GMC INSURANCE  
MIC GENERAL INSURANCE CORP.  
ST. LOUIS, MISSOURI

SECRETARY OF  
STATE'S COPY

An authorized Michigan Insurer, certifies that it has  
Issued a policy complying with Act 294, P.A. 1972, as  
amended for the described motor vehicle.

POLICY  
NUMBER  
0476951A79P

Term Dates: FROM 01/01/2013 TO 06/30/2013

YEAR MAKE VEHICLE IDENTIFICATION NUMBER  
2006 CRYSLER 2C3KA53G16H309741

INSURED  
BETTY ANN JACKSON  
11644 MANOR STREET  
DETROIT MI 48204

BY 

MICHIGAN CERTIFICATE OF NO-FAULT INSURANCE			
NAIC #41181 UNIVERSAL UNDERWRITERS INSURANCE COMPANY			
7045 COLLEGE BLVD. * OVERLAND PARK, KS 66211			
1-800-821-7803			
POLICY NO:	296342	An authorized Michigan insurer certified that it has issued a policy	
EFF. DATE:	7/24/2009	complying with Act 294, P.A. 1972, as amended for the described	
EXP. DATE:	7/24/2010	motor vehicle.	
INSURED:	RC TOWING, INC.		
ADDRESS:	1841 OAKGROVE DRIVE	STATE:	MI
CITY:	WALLED LAKE	ZIP:	48390
YEAR:	1994	MAKE:	Ford
MODEL:	WRECKER	VIN:	1FDLF47M8REA14414
If this vehicle is driven by the person(s) named below, residual liability insurance does not apply and the vehicle will be considered uninsured:			
SEE IMPORTANT MESSAGE ON REVERSE SIDE			

X50064RA

# CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 14916110-0 NAIC Number: 37605  
 Effective Date: 03/12/2013 Expiration Date: 09/12/2013  
 Insurer: Progressive Marathon Insurance Co 1-800-776-4737  
 P.O. Box 31260 Tampa, FL 33631  
 Named Insured(s):  
 CHAMETRIA BANKS  
 Year Make Model VIN

# CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 14916110-0 NAIC Number: 37605  
 Effective Date: 03/12/2013 Expiration Date: 09/12/2013  
 Insurer: Progressive Marathon Insurance Co 1-800-776-4737  
 P.O. Box 31260 Tampa, FL 33631  
 Named Insured(s):  
 CHAMETRIA BANKS  
 Year Make Model VIN  
 1998 Mercury Sable 1MEFM50U8WG621905

**WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.** If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.  
**PENALTY FOR OPERATION WITHOUT INSURANCE**  
 Michigan law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for the payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, imprisoned for not more than 1 year, or both.

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CNS-7465 Leanna  
 09/14 22375

# CERTIFICATE OF NO-FAULT INSURANCE - Michigan

Policy Number: 66139310-0 Effective Date: 10/05/2012 to 04/05/2013  
 Insurer: Progressive Marathon Insurance Co  
 Customer Service: 1 (800)-776-4737  
 AGENT: LISA M HARRIS  
 Named of Insured:  
 KIJAN MCGREW  
 16845 ROBSON ST DET, MI 48227  
 Vehicle: Year Make Model VIN  
 1997 BUICK LESABRE 1G4HR52KXVH467337

A person who supplies false information to the Secretary of State or who issues or uses an invalid certificate of insurance is guilty of a misdemeanor punishable by imprisonment for not more than 1 year, or a fine of not more than \$1,000.00, or both.  
**WARNING: KEEP THIS CERTIFICATE IN YOUR VEHICLE AT ALL TIMES.**  
 If you fail to produce it upon a police officer's request, you will be responsible for a civil infraction.

# PENALTY FOR OPERATION WITHOUT INSURANCE

Michigan law (MCLA 500.3101) requires that the owner or registrant of a motor vehicle registered in this state must have insurance or other approved security for payment of no-fault benefits on the vehicle at all times. An owner or registrant who drives or permits a vehicle to be driven upon a public highway without the proper insurance or other security is guilty of a misdemeanor. An owner or registrant convicted of such a misdemeanor shall be fined not less than \$200.00 nor more than \$500.00, imprisoned for not more than 1 year, or both.

Form 4951 MI (12/07)

# MICHIGAN CERTIFICATE OF NO FAULT INSURANCE



## POLICY INFORMATION

Policy Number  
 AO4-135-293037-38 2 2  
 Policy Effective Date  
 12/17/2012  
 Policy Expiration Date  
 06/17/2013

## VEHICLE INFORMATION

Year 1999  
 Make OLDSMOBILE  
 Model INTRIGUE  
 Vehicle Identification Number  
 1G3WS52K2XF303708

## CONTACT US

To report a claim  
 1-800-2CLAIMS  
 (1-800-225-2467)  
 Customer service  
 1-248-489-9126  
 1-800-648-8224

Name of Insured  
 ROBERT DOUGLAS STRAIGHT III

Card Effective Date  
 12/17/2012  
 Card Expiration Date  
 06/17/2013

KEEP THIS CARD IN THE VEHICLE AT ALL TIMES

Company Name: LIBERTY MUTUAL FIRE INSURANCE CO.  
 NAIC Number: 23035

**KEEP THIS CERTIFICATE IN YOUR VEHICLE**

**CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN**

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

POLICY NUMBER 246 8501-B22-22B

INSURED

ANDERSON, CYNTHIA &  
THOMAS, CHRISTOPHER  
36365 GRAND RIVER AVE APT 102  
FARMINGTON, MI 48335-3061

FOLD

EFFECTIVE DATE

EXPIRATION DATE \*

JAN-09-2009

AUG-22-2009

CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 JAGUAR X-TYPE 4DR

SAJEA53C22WC38183

State Farm Mutual Automobile Insurance Company

AGENT COLEMAN, GAYLE

29230 RYAN ROAD

WARREN, MI 48092-4274

PHONE# 586-751-5590

SEE INFORMATION ON PENALTY  
FOR OPERATION WITHOUT INSURANCE  
ON REVERSE SIDE

\* SEE REVERSE SIDE  
FOR EXPIRATION DATE  
INFORMATION

**KEEP THIS CERTIFICATE IN YOUR VEHICLE**

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POLICY NUMBER 273 0782-A05-24D

INSURED

MANGA, DAWDA O

35260 WESTLAND ESTATES DR APT#D110

WESTLAND, MI 48185

FOLD

EFFECTIVE DATE

EXPIRATION DATE \*

AUG 18, 2011

FEB 18, 2012

CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 PONTIAC STA-WGN

1G2WK52J82F106806

State Farm Mutual Automobile

AGENT  
PATRICIA QUELLETTE

(313) 554-1500

SEE INFORMATION ON PENALTY  
FOR OPERATION WITHOUT  
INSURANCE

\* SEE REVERSE SIDE  
FOR EXPIRATION DATE  
INFORMATION

**CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN**

**State Farm Mutual Automobile Insurance Company**

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

DRAKEFORD, JAMILAH R.

INSURED 39072 POLO CLUB DR. APT# 101 →  
FARMINGTON HILLS, MI 48335

765-463-8140  
LISA MEYERS - COMMERCE

POLICY NUMBER 101 2956-A25-29C → Indicates New Hampshire's Policy

EFFECTIVE DATE JAN 05 2010

EXPIRATION DATE\* JUL 05 2010

YR 1999 MAKE IHC

VIN 1HTSCABM0XH633523

AGENT KARLA WILSON  
PHONE (313) 573-3000

8444-280

**KEEP THIS CERTIFICATE  
IN YOUR VEHICLE**

SEE INFORMATION ON PENALTY  
FOR OPERATION WITHOUT INSURANCE  
ON REVERSE SIDE

\* SEE REVERSE SIDE  
FOR EXPIRATION DATE  
INFORMATION

**CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN**

**State Farm Mutual Automobile Insurance Company**

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

INSURED ANDERSON, CYNTHIA &  
THOMAS, CHRISTOPHER  
36365 GRAND RIVER AVE APT 102  
FARMINGTON MI 48335-3061

MUTL  
VOL

POLICY NUMBER 246 8501-B22-22B

EFFECTIVE DATE FEB 22 2009

EXPIRATION DATE\* AUG 22 2009

YR 2002 MAKE JAGUAR

VIN SAJEA53C22WC38183

AGENT GAYLE COLEMAN  
PHONE (586) 751-5590

7125-274

**SECRETARY OF STATE'S COPY**  
This certificate shall be filed with  
your application for vehicle registration.

**SECRETARY OF STATE'S COPY**

This certificate shall be filed with your application for vehicle registration.

**CERTIFICATE OF NO FAULT INSURANCE • STATE OF MICHIGAN**

An authorized Michigan insurer, certifies that it has issued a policy complying with Act 294, P.A. 1972, as amended for the described motor vehicle.

POLICY NUMBER 246 8501-B22-22B

INSURED

ANDERSON, CYNTHIA &  
THOMAS, CHRISTOPHER  
36365 GRAND RIVER AVE APT 102  
FARMINGTON, MI 48335-3061

EFFECTIVE DATE

EXPIRATION DATE \*

JAN-09-2009

AUG-22-2009

CAR-YEAR/MAKE/VEHICLE IDENTIFICATION NUMBER

2002 JAGUAR X-TYPE 4DR

SAJEA53C22WC38183

State Farm Mutual Automobile

Insurance Company  
AGENT COLEMAN, GAYLE

29230 RYAN ROAD

WARREN, MI 48092-4274

**Automobile Insurance Policy  
Insurance Card**

**AAA Insurance**  
**MemberSelect Insurance Company**  
1 Auto Club Drive  
Dearborn, MI 48126



**PRINCIPAL NAMED INSURED:**

**C888**

IN-0110MI-20100409-15455752-010400000

0: 1/4 1 (IA)

**BRANDI L GRIGGS**  
**424 CHERRY HILL TRL APT 104**  
**INKSTER, MI 48141**

**POLICY NUMBER: AUTO27334309**

**POLICY TERM: Aug 17, 2012 To Feb 17, 2013**

**EFFECTIVE DATE OF CHANGE: Dec 17, 2012**

**YOUR SALES REPRESENTATIVE:**

**MEMBER SERVICE CENTER**

**6256972**

**PHONE: 1-(800)-936-4066**

Two Certificates of Insurance are provided for each insured vehicle. The certificates attached below apply to the described insured vehicle for the policy term shown. Please review the information on the certificates and contact your **Sales Representative** listed above if anything is incorrect or you have any questions.

You should detach these certificates and keep them in your vehicle at all times. Failure to produce this proof of insurance upon the request of a police officer may result in a civil infraction and fine. The Secretary of State copy may also be presented as proof of insurance with your application for license plates, either by mail or at any Secretary of State branch office.

For your protection, we do not print your address on the Certificates of Insurance.

**WHAT TO DO IN CASE OF AN ACCIDENT**

If you are in an accident, the first rule of thumb is to be as calm and polite as possible. Switch on your emergency flashers to warn other drivers. If you can, move your car off the road. Be sure to call the police if anyone is hurt or needs medical care. If the police are not able to come to the scene, go directly to the nearest station to report the accident.

Get all the facts. Exchange names, addresses, driver license numbers and insurance information with the other driver. Do not admit fault. Record license plate numbers, descriptions and directions of the vehicles involved. Get the names and addresses of any witnesses. Also make note of the location.

To report your claim, simply call 1-(800)-936-4066.

**MICHIGAN CERTIFICATE OF INSURANCE**

**MEMBERSELECT INSURANCE COMPANY**



**POLICY NUMBER**

**AUTO27334309**

**EFFECTIVE DATE**

**08-17-2012**

**TYPE OF INSURANCE**

**NO-FAULT**

**EXPIRATION DATE**

**02-17-2013**

**VEHICLE/VIN**

**2002 FORD TAURUS SE 4DR - 1FAFP53U22G156283**

**PRINCIPAL NAMED INSURED**

**BRANDI L GRIGGS**

**MICHIGAN CERTIFICATE OF INSURANCE**

**MEMBERSELECT INSURANCE COMPANY**



**POLICY NUMBER**

**AUTO27334309**

**EFFECTIVE DATE**

**08-17-2012**

**TYPE OF INSURANCE**

**NO-FAULT**

**EXPIRATION DATE**

**02-17-2013**

**VEHICLE/VIN**

**2002 FORD TAURUS SE 4DR - 1FAFP53U22G156283**

**PRINCIPAL NAMED INSURED**

**BRANDI L GRIGGS**

*Sharon  
L. Megar*